

What is CHAMPVA?

CHAMPVA is a health benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with eligible beneficiaries (see Eligibility Fact Sheet 01-3 for criteria for CHAMPVA coverage). CHAMPVA is managed by the VA's Health Administration Center (HAC) in Denver, Colorado. We process CHAMPVA applications, determine eligibility, authorize benefits, and process medical claims.

What is a pharmacy billing agent?

A pharmacy billing agent is an organization that a pharmacy contracts with to submit pharmacy claims electronically to various insurance companies or benefits payers (such as CHAMPVA).

Are there any pharmacy billing agents associated with CHAMPVA?

Yes, a company called Medical Matrix submits claims for thousands of pharmacies to the Health Administration Center electronically every week.

What is the benefit of a pharmacy billing agent to CHAMPVA beneficiaries?

There are two major advantages:

- If you use a pharmacy that has a contract with Medical Matrix, you will not have to submit a claim for your medications. The pharmacy will do that for you.
- You will not have to pay more than your deductible (\$50 a year) and your 25% cost share.

How do I find a pharmacy in my area that uses Medical Matrix?

- Call Medical Matrix at 1-800-880-1377.
- Check out HAC website at WWW.VA.GOV/HAC, select CHAMPVA-Medical Matrix.
- Check out Medical Matrix website at WWW.MEDICALMATRIX.COM.

Does CHAMPVA cover non-prescription medication?

With the exception of insulin (which may not require a prescription by State law) and diabetic supplies, non-prescription medication is not covered.

Are there limitations on coverage of prescription medication?

Yes, there are two major limitations:

- The prescription must be approved by the Food & Drug Administration for commercial marketing and for the use for which it was prescribed.
- The prescription must be for a CHAMPVA-covered medical condition.

What happens if I have not met my annual deductible and the pharmacy uses Medical Matrix?

You will have to pay the deductible and your cost share to the pharmacy. For example, if the prescription costs \$100, you will pay your \$50 deductible plus the cost share (25% x remaining \$50 = \$12.50) for a total of \$62.50.

How do I avoid having to pay more than required when I obtain a prescription?

Bring a copy of your most recent explanation of benefits (EOB) and show that to the pharmacist. Your EOB will indicate if you have met your annual deductible.

Can I use Medical Matrix pharmacies if I have other health insurance (OHI) coverage for prescription drugs?

No.

Can I use Medical Matrix pharmacies if I have not submitted CHAMPVA Other Health Insurance Certification (VA Form 10-7959c)?

No. CHAMPVA OHI certification must be on file indicating no other insurance coverage for prescription drugs before using Medical Matrix pharmacies.

How do I get more information?

- Mail: VA Health Administration Center
CHAMPVA
PO Box 65023
Denver, CO 80206-9023
- Phone: 1-800-733-8387 Monday - Friday 8:15 AM – 6:00 PM Eastern Time
- FAX: 1-303-331-7804
- E-mail: HAC.INQ@MED.VA.GOV
- Website: WWW.VA.GOV/HAC